

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINIOS

In re: JACOB S. BINKLEY	§	Case No. 16-80707
LISA M. BINKLEY	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/23/2016.
- 2) The plan was confirmed on 05/20/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 07/12/2018.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 12/04/2018, 01/10/2019.
- 5) The case was dismissed on 01/10/2019.
- 6) Number of months from filing or conversion to last payment: 25.
- 7) Number of months case was pending: 35.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,350.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 28,600.00	
Less amount refunded to debtor(s)	\$ 36.69	
NET RECEIPTS		\$ 28,563.31

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,367.75	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,367.75
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ERIC PRATT LAW FIRM P.C.	Lgl	4,000.00	4,000.00	4,000.00	4,000.00	0.00
JPMORGAN CHASE BANK NA	Sec	13,000.00	13,273.29	13,000.00	4,952.74	1,547.26
JPMORGAN CHASE BANK NA	Uns	147.00	0.00	273.29	80.08	0.00
AMERICREDIT FINANCIAL	Sec	27,000.00	27,509.60	27,000.00	10,031.43	3,228.57
AMERICREDIT FINANCIAL	Uns	162.00	0.00	509.60	149.33	0.00
INTERNAL REVENUE SERVICE	Pri	2,000.00	39.91	39.91	39.91	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	39.91	39.91	0.00	0.00
AFNI INC	Uns	483.00	NA	NA	0.00	0.00
ATG CREDIT	Uns	135.00	NA	NA	0.00	0.00
BLUE TRUST LOANS	Uns	500.00	NA	NA	0.00	0.00
CCI	Uns	146.00	NA	NA	0.00	0.00
CHECK N GO	Uns	1,500.00	NA	NA	0.00	0.00
CNVRGT HTHCR	Uns	113.00	NA	NA	0.00	0.00
CONVERGENT HC RECOVERI	Uns	25.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING	Uns	189.00	NA	NA	0.00	0.00
CREDIT COLL	Uns	315.00	NA	NA	0.00	0.00
CREDITORS PROTECTION S	Uns	50.00	NA	NA	0.00	0.00
DEPT OF ED / NAVIENT	Uns	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
GATEWAY FIN	Uns	0.00	NA	NA	0.00	0.00
HEIGHTS FINANCE CORP	Uns	0.00	NA	NA	0.00	0.00
HSBC / TAX	Uns	0.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Uns	329.00	329.75	329.75	96.63	0.00
MUTUAL MANAGEMENT SERV	Uns	31.00	NA	NA	0.00	0.00
OSFMG	Uns	200.00	413.00	413.00	121.02	0.00
ROCKFORD MEMORIAL HOSPITAL	Uns	200.00	NA	NA	0.00	0.00
SIM FINANCIAL CORP	Uns	0.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERV. OF	Uns	3,447.00	3,456.48	3,456.48	1,012.86	0.00
SWEDISH AMERICAN HOSPITAL	Uns	200.00	NA	NA	0.00	0.00
THE AFFILIATED GROUP I	Uns	247.00	NA	NA	0.00	0.00
TIDEWATER MOTOR CREDIT	Uns	0.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Uns	0.00	113,324.20	0.00	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	102.00	117.27	117.27	34.37	0.00
COLLETTE JUNG	Uns	0.00	NA	NA	0.00	0.00
POPLAR GROVE STORAGE	Uns	0.00	NA	NA	0.00	0.00
NICOR GAS	Uns	0.00	520.19	520.19	152.43	0.00
PORANIA LLC	Uns	0.00	413.29	413.29	121.11	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	2,142.52	2,142.52	627.82	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 40,000.00	\$ 14,984.17	\$ 4,775.83
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 40,000.00	\$ 14,984.17	\$ 4,775.83
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 39.91	\$ 39.91	\$ 0.00
TOTAL PRIORITY:	\$ 39.91	\$ 39.91	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 8,215.30	\$ 2,395.65	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,367.75	
Disbursements to Creditors	\$ 22,195.56	
TOTAL DISBURSEMENTS:		\$ 28,563.31

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 03/14/2019

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.